

## Initial Disclosure Document

**The Financial Conduct Authority** is the independent watchdog that regulates financial services. It requires us to give you this document to help you decide if our services are right for you.

**Swansway Garages Ltd (T/A UChoose Contracts)** whose registered address is Swansway Group, Gateway, Crewe, Cheshire CW1 6YY is authorised and regulated by the Financial Conduct Authority for credit brokering and insurance mediation. Our Financial Services Register Number is 304920.

Our permitted business is the supply of insurance and finance products connected with the purchase of your motor vehicle. You can check this on the Financial Services Register by visiting the FCA's website at [www.fca.org.uk](http://www.fca.org.uk) or by contacting the contact centre on 0300 500 8082.

### About our Insurance & Finance Services

We will only offer products from a limited number of suppliers. You can ask us for a list of the suppliers who provide our finance and insurance products. All the products we offer are optional.

We are not an Independent Financial Adviser, we are a Credit Broker and not a lender. We do not charge a fee for our services but may receive payment from a lender we introduce you to who assists with your purchase.

We will advise and make a recommendation for you once we have assessed your needs for the insurance policies we have available. We hold any insurance money as an agent of the insurer under a risk transfer agreement.

### Customer Care, Dispute Resolution and Complaints

We work hard to ensure that the finance and insurance services we offer are fair and that our communication to our customers is clear and not misleading.

However if you are unhappy with either service please contact :-

**FCA Compliance Manager, Swansway Group, Gateway, CREWE, CW1 6YY**

**Telephone : 01270 848980**

**Email: [compliance@swanswaygarages.com](mailto:compliance@swanswaygarages.com)**

We will answer any complaints as quickly as possible but always within eight weeks.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

### The Financial Services Compensation Scheme (FSCS) – applicable to insurance services only.

We are covered by the FSCS. This means that you may be entitled to compensation from the Scheme if we are unable to meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.